



**Program #25399B - ARP - Multnomah Mothers' Trust Project (MMTP)** FY 2024 Proposed

**Department:** County Human Services      **Program Contact:** Mary Li  
**Program Offer Type:** Existing      **Program Offer Stage:** Proposed  
**Related Programs:**  
**Program Characteristics:**

**Executive Summary**

The Multnomah Mothers' Trust Project (MMTP) Year 3 - ensures that current Trust members are able to receive a full two years of unconditional monthly basic income, and continue to serve as participant researchers in equity and human centered collaborative design processes. Approximately 100 Black female-headed households with children currently receiving services from one of two community-based programs, will work towards the launch of the member designed program Finna Act Black (FAB) - a culturally and gender specific home ownership approach.

**Program Description**

**ISSUE:** Hope is a research-based component for change. The challenge of supporting BIPOC families living on a low-income in building hope (and autonomy, self-determination, and mastery), using County provided resources, in the face of structural white supremacy is real. Success will require the willingness to question “what we know” and who is in poverty and why, and to take smart risks to test new approaches and strategies. Our community’s recovery from the pandemic must close or eliminate the African American racial wealth gap.

**PROGRAM GOAL:** MMTP was begun as a test of unconditional basic income and member led program design. Homeownership is the best pathway out of poverty, towards generational wealth building, then it’s important to increase the number of African American (AA) households who own homes. Research from Urban Institute calls for 60% AA homeownership in order to stop the loss of AA assets. The Portland area is at 29% AA homeownership.

Current pathways to homeownership for first time buyers living on a low income look like - credit repair, debt elimination, savings, and a better paying job. Experience has shown that this doesn’t work for many home buyers, especially African American families, and other people of color, as a result of historic and currently exclusion and white supremacy culture structures, policies, approaches.

Using wisdom gained from the members of the MMTP, we propose a new model that seeks to leverage an adequate down payment, through access to unconditional cash resources, so that the home buyer can afford a monthly mortgage with their current salary and any standing credit and debt challenges. FAB is a new idea for creating a real pathway to homeownership.

**PROGRAM ACTIVITY:** MMTP will continue to provide unconditional monthly basic income, compensate members for participant research, and determine feasibility to develop funding and activities for implementing FAB.

**Performance Measures**

Measure Type	Primary Measure	FY22 Actual	FY23 Budgeted	FY23 Estimate	FY24 Offer
Output	# of Black female-headed HH with children served	N/A	100	97	100
Outcome	% of HH served who participate as MMTP researchers	N/A	50%	50%	50%
Outcome	% of HH served who report positive increase in quality of life, economic stability, and/or child educational success	N/A	80%	80%	80%

**Performance Measures Descriptions**

Measures above, and others, are provided through comprehensive reports from the database organization. Both quantitative and qualitative data is measured, analyzed, and reported.

Revenue/Expense Detail

	Adopted General Fund	Adopted Other Funds	Proposed General Fund	Proposed Other Funds
Program Expenses	2023	2023	2024	2024
Personnel	\$0	\$134,245	\$0	\$154,934
Contractual Services	\$0	\$1,215,755	\$0	\$1,195,066
<b>Total GF/non-GF</b>	<b>\$0</b>	<b>\$1,350,000</b>	<b>\$0</b>	<b>\$1,350,000</b>
<b>Program Total:</b>	<b>\$1,350,000</b>		<b>\$1,350,000</b>	
<b>Program FTE</b>	0.00	0.00	0.00	1.00

Program Revenues				
Intergovernmental	\$0	\$1,350,000	\$0	\$1,350,000
<b>Total Revenue</b>	<b>\$0</b>	<b>\$1,350,000</b>	<b>\$0</b>	<b>\$1,350,000</b>

Explanation of Revenues

Federal American Rescue Plan (ARP) Direct County Funding - \$1,350,000

Significant Program Changes

Last Year this program was: FY 2023: 25399B ARP - Multnomah Mothers' Trust Project (MMTP)

This program addresses the County's priority of Crisis Response & Community Recovery. The pandemic has exacerbated long standing racial and economic injustices. Funds provide basic monthly income through unconditional cash transfer to 100 Black/African American mothers with families who have been negatively impacted by the pandemic, in addition to using design practices to plan for future implementation of Baby Bonds! and other asset building opportunities for these families.